

STATISTICAL INFORMATION ONLY: Debtor must check one box on each line if the following items are included in the Plan. Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYIn Re: Henry Bell Jr.Case No.: 22-15432

Debtor(s)

Judge: RG

Chapter 13 Plan and Motions

 Original Modified/Notice Required Motions Included Modified/No Notice RequiredDate: 06/19/2024THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7 c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7 c.

Initial Debtor(s)' Attorney: MSInitial Debtor: HB

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$275.00 monthly for 7 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$805.00 per month for 16 months; \$1008.00 per month for 21 months; \$1770.00 per month for 16 months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description: _____

Proposed date for completion: _____

Refinance of real property:

Description: _____

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering real property:

Description: _____

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection None

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$1,000.00
DOMESTIC SUPPORT OBLIGATION		\$0.00
State of New Jersey Division of Taxation	Tax Obligation	\$1,221.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than the full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

NONE

The Debtor shall pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
CSMC 2020-RPL2 Trust c/o Selene Finance	299 Ege Avenue	\$9,661.93	0.00%	\$9,661.93	\$1,341.45 Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:

NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Ally Capital	2014 GMC Savana Van	\$4,173.12	0.00%	\$4,173.12	\$458.90 Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:

NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender

NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan

NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan:

NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims **NONE**a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis of Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Gaetana Barba	\$0.00	Month to Month Lease of 6216 Decker Road, Bushkill, PA 18324	Assume	\$1,200

Part 7: Motions **NONE**NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.a. **Motion to Avoid Liens Under 11 U.S.C. Section 522(f).** **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
SRP 2013-8, LLC	299 Ege Avenue	Judgment	\$458,376.59 (plus interest to petition date)	\$320,000.00	\$27,900.00	\$284,020.07	\$458,376.59 (plus interest to petition date)
State of New Jersey, Dept. of Community Affairs	299 Ege Avenue	Judgment	\$12,174.00	\$320,000.00	\$27,900.00	\$738,999.34	\$12,174.00

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: April 5, 2023.

Explain below why the plan is being modified:

Plan is being modified to account for increase of monthly net income by the Debtor from the date of confirmation through May 31, 2024 in the amount of \$7,506 due to an unanticipated increase in Debtor's mandatory overtime shifts with New Jersey Transit. The plan is being modified solely to increase monthly plan payments as of July 1, 2024 through the end of the plan by \$203 per month to account for the monthly net income. All other terms of the original confirmed plan (the Confirmed Plan") remain in effect and are not being changed with this modified plan, including the modification and/or avoidance of any liens that had been modified and/or avoided in accordance with the order of this Court confirming the Confirmed Plan [Dkt. No. 47].

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 06/20/2024

/s/ Henry Bell Jr.

Debtor

Date:

Joint Debtor

Date: 06/20/2024

/s/ Moshie Solomon

Attorney for the Debtor

In re:
Henry Bell, Jr.
Debtor

Case No. 22-15432-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jul 02, 2024

Form ID: pdf901

Total Noticed: 103

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2024:

Recip ID	Recipient Name and Address
db	+ Henry Bell, Jr., 299 Ege Avenue, Jersey City, NJ 07304-1001
cr	+ CSMC 2020-RPL2 Trust, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
sp	+ Rosenberg, Minc, Falkoff, and Wolff, LLP, 122 East 42nd Street, Suite 3800, New York, NY 10168-3399
519654493	+ Brenda Bell, 6216 Decker Road, Bushkill, PA 18324-6801
519654494	+ Budget, 6 Sylvan Way, Parsippany, NJ 07054-3826
519775310	+ Bureau of Housing Inspection, PO BOX 810, Trenton, NJ 08625-0810
520075386	+ CSMC 2020-RPL2 Trust, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
519654495	+ Caliber Home Loans, Inc, 1301 Wireless Way, Oklahoma City, OK 73134
519654502	+ CarePoint Health Christ Hospital, 176 Palisade Avenue, Jersey City, NJ 07306-1121
519654501	+ Carecentrix, PO Box 2011, Monroe, WI 53566-8079
519654506	+ Del Monte Podiatry, 150 Warren Street Ste 201, Jersey City, NJ 07302-6443
519654507	+ Delta Storage, 71 New Hook Rd., Bayonne, NJ 07002-5006
519654508	+ Dept Of Ed/582/Nelnet, PO Box 173904, Denver, CO 80217-3904
519654511	+ Fedloan, Po Box 60610, Harrisburg, PA 17106-0610
519654520	+ Gaetana Barba, 59 S. Windhorst Avenue, Bethpage, NY 11714-4931
519654521	+ Goldman & Warshaw, P.C., PO Box 2500, Caldwell, NJ 07007-2500
519654523	+ HCO 60 Evergreen Internal Medicine, PO Box 767, South Orange, NJ 07079-0767
519654524	+ Hop Energy LLC, c/o Frederic C. Goetz, Esq. LLC, 1011 Hudson Ave., PO Box 454, Ridgefield, NJ 07657-0454
519654525	#+ Hudson River Radiology, 120-152 48th Street, Union City, NJ 07087-6439
519654528	+ Jersey City Medical Center, Att: Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
519654529	+ Jersey City Municipal Utility Authority, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105
519654530	+ Kensington & Associates, 39252 Winchester Road, Ste 107-265, Murrieta, CA 92563-3509
519654531	+ Liberty Savings Federal Credit Union, 666 Newark Avenue, Jersey City, NJ 07306-2398
519654532	+ Lincoln Education Service Corp, 502 W. Germantown Pk, Plymouth Meeting, PA 19462-1309
519654536	+ Meta Surgical Associates, PO Box 337, Park Ridge, NJ 07656-0337
519654541	+ NJ Medical & Health Associates, DBA CarePoint Medical Group, Philadelphia, PA 19182-4276
519654540	New Jersey Urology, CL#7970, PO Box 95000, Philadelphia, PA 19195-0001
519654542	+ One Oak Medical Group LLC, 342 Hamburg Turnpike, Suite 203, Wayne, NJ 07470-2166
519654543	+ Pocono Medical Center, c/o Computer Credit Inc., 470 West Hanes Mill Road, Winston Salem, NC 27105-9102
519654546	Pyramid Healthcare, Inc., PO Box 3475, Toledo, OH 43607-0475
519654548	RWJ Barnabas Health, PO Box 2978, Muncie, IN 47307-0978
519654555	+ SRP 2013-8, LLC, KML Law Group, PC, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
519654549	+ Satellite Radio, PO Box 78054, Phoenix, AZ 85062-8054
519654553	+ Sleep on Call, c/o James C. Bender, Esq., 29 Columbia Tpk, Suite 302, Florham Park, NJ 07932-2240
519654554	Smileactive, PO Box 2031, Harlan, IA 51593-0074
519654556	+ State of New Jersey Division of Taxation, PO Box 846, Trenton, NJ 08605-0846
519654557	State of New Jersey, Dept. of Community Affairs, Bureau of Housing Inspection, 101 Broad Street, PO Box 810, Trenton, NJ 08625-0810
519654562	+ The Palmer Firm, PO Box 1600, Rancho Cucamonga, CA 91729-1600
519654564	US Dept of Education, 101 Marietta Tower, Atlanta, GA 30323

District/off: 0312-2

User: admin

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Date Rcvd: Jul 02, 2024

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Total Noticed: 103

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time Jul 02 2024 20:39:00	Recipient Name and Address U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 02 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:27	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:38	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:37	Capital One Auto, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519656095	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:42:27	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519684460	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:10	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519657025	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:42:26	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519654487	+ Email/Text: ally@ebn.phinsolutions.com	Jul 02 2024 20:38:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519654488	+ Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 20:54:16	American Express, PO Box 981537, El Paso, TX 79998-1537
519678969	Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 20:54:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519654490	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 02 2024 20:38:00	Aspire, PO Box 105555, Atlanta, GA 30348-5555
519654489	^ MEBN	Jul 02 2024 20:37:55	Aspire, PO Box 650832, Dallas, TX 75265-0832
519654491	Email/Text: EBN_Brea@meduitrcm.com	Jul 02 2024 20:38:00	Atlantic Medical Group, c/o CMRE Financial Services Inc, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
519654492	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 02 2024 20:38:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
519678243	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 02 2024 20:38:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519654503	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 02 2024 20:38:00	CB/Peebles, PO Box 182789, Columbus, OH 43218-2789
519654496	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 20:54:05	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519654497	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 20:54:04	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519654498	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 02 2024 20:54:05	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
519657022	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:27	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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519654499	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 20:43:37	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
519654500	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 20:54:25	Capital One Bank/Bass, PO Box 31293, Salt Lake City, UT 84131-0293
519654505	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 02 2024 20:54:06	Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
519654509	+ Email/Text: electronicbkydocs@nelnet.net	Jul 02 2024 20:39:00	Dept of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519654510	+ Email/Text: bankruptcynotifications@ehi.com	Jul 02 2024 20:38:00	Enterprise, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
519654519	Email/Text: BNSFN@capitalsvcs.com	Jul 02 2024 20:38:00	FNCC, 500 East 60th St North, Sioux Falls, SD 57104
519654513	Email/Text: BNSFN@capitalsvcs.com	Jul 02 2024 20:38:00	First National Bank, PO Box 2496, Omaha, NE 68103-2496
519654514	Email/Text: BNSFN@capitalsvcs.com	Jul 02 2024 20:38:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
519654504	Email/Text: BNSFS@capitalsvcs.com	Jul 02 2024 20:38:00	CCS/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104
519654518	Email/Text: BNSFS@capitalsvcs.com	Jul 02 2024 20:38:00	First Saving Bank, PO Box 5019, Sioux Falls, SD 57117-5019
519654512	+ Email/Text: bankruptcies@penncredit.com	Jul 02 2024 20:38:00	First Energy/Metro Edison, c/o Penn Credit Corp, PO Box 1259, Dep. 91047, Oaks, PA 19456-1259
519654516	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 02 2024 20:43:02	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
519654517	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 02 2024 20:54:29	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
519654515	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 02 2024 20:54:11	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519654526	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 02 2024 20:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519680265	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 20:54:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519678114	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 02 2024 20:54:10	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519654533	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 02 2024 20:42:22	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519654534	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 02 2024 20:42:23	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519654535	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jul 02 2024 20:38:00	Met-Ed, PO Box 3687, Akron, OH 44309-3687
519654538	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 02 2024 20:38:00	New Jersey Division of Taxation, Bankruptcy U, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
519654539	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 02 2024 20:39:00	New Jersey E-ZPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
519704435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2024 20:54:15	Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519654544	^ MEBN	Jul 02 2024 20:39:01	PSE&G, PO Box 709, Newark, NJ 07101-0709

District/off: 0312-2

User: admin

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Total Noticed: 103

519674150	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 02 2024 20:39:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519654545	+ Email/Text: bankruptcies@penncredit.com	Jul 02 2024 20:38:00	Publishers Clearing House, c/o Penn Credit Corp, 2800 Commerce Drive, Harrisburg, PA 17110-9307
519654547	^ MEBN	Jul 02 2024 20:36:32	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
519654551	Email/Text: EBN@seliplaw.com	Jul 02 2024 20:38:00	Selip & Stylianou LLP, 10 Forest Avenue- Suite 300, PO Box 914, Paramus, NJ 07653-0914
519698126	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 02 2024 20:38:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519654550	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 02 2024 20:39:00	Select Portfolio Servicing Inc., Attn: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519704689	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 02 2024 20:39:00	Select Portfolio Servicing, Inc., as servicer for, P.O. Box 65250, Salt Lake City, UT 84165-0250
519654552	+ Email/Text: clientservices@simonsagency.com	Jul 02 2024 20:39:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519654558	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 02 2024 20:42:54	Syncb/Car Care Pep Boy, PO Box 965036, Orlando, FL 32896-5036
519655351	^ MEBN	Jul 02 2024 20:38:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519654559	^ MEBN	Jul 02 2024 20:38:04	Synergetic Communications Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
519654561	^ MEBN	Jul 02 2024 20:37:30	TD Bank Na, PO Box 1448, Greenville, SC 29602-1448
519654560	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 02 2024 20:38:00	Tbom/Atls/Aspire, 5 Concourse Pkwy Ste 400, Atlanta, GA 30328-9114
519654563	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 02 2024 20:39:00	U.S. Bank Trust N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500
519729496	Email/Text: EDBKNotices@ecmc.org	Jul 02 2024 20:38:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448
519654565	Email/Text: EDBKNotices@ecmc.org	Jul 02 2024 20:38:00	US Dept. of Education, Default Resolution Group, PO Box 5609, Greenville, TX 75403-5609
519698738	+ Email/PDF: ebn_ais@aisinfo.com	Jul 02 2024 20:54:04	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519654566	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 02 2024 20:38:00	Verizon Wireless Bankruptcy Administration, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519654537	N/A	
519698311	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519704437	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519654522	##+	Guthy Renker, c/o North Shore Agency, 112 W. Park Drive, Suite 200, Mount Laurel, NJ 08054-1261
519654527	##+	Jersey City Fire Dept., 465 Marin Blvd., Jersey City, NJ 07302-2111

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Date Rcvd: Jul 02, 2024

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Total Noticed: 103

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon	on behalf of Creditor SRP 2013-8 LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
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Kimberly A. Wilson	on behalf of Creditor CSMC 2020-RPL2 Trust kimwilson@raslg.com
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Marie-Ann Greenberg	magecf@magtrustee.com
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Moshie Solomon	on behalf of Debtor Henry Bell Jr. msolomon@moshiesolomonlaw.com, r56616@notify.bestcase.com
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R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2020-RPL2 Trust bankruptcy@fskslaw.com
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Sindi Mncina	on behalf of Creditor CSMC 2020-RPL2 Trust smncina@raslg.com
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U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
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TOTAL: 7